

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 17-32250-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brian M Schoener  
43 Milestone Drive  
Ringoos, NJ 08551

Amy N Schoener  
43 Milestone Drive  
Ringoos, NJ 08551

Social Security No.:

xxx-xx-3511

xxx-xx-5160

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 1/9/18  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: November 13, 2017

JAN: gan

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Brian M Schoener  
 Amy N Schoener  
 Debtors

Case No. 17-32250-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 132

Page 1 of 3  
 Total Noticed: 96

Date Rcvd: Nov 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2017.

db/jdb  
 517157058 +Brian M Schoener, Amy N Schoener, 43 Milestone Drive, Ringoes, NJ 08551-2039  
 517157061 +Aes/wells, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
 517157062 +American Profit Recovery, 34505 W. 12 Mile Road, Ste 333, Farmington, MI 48331-3288  
 517157064 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517157065 #+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 517157066 Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007  
 517157066 +Cambridge Property Management Services, 301 Birch Hollow Drive, Bordentown, NJ 08505-4253  
 517157067 Capital Health Advanced Imaging PC, P.O. Box 3246, Indianapolis, IN 46206-3246  
 517157068 Capital Health Medical Center-Hopewell, One Capital Way, Pennington, NJ 08534-2520  
 517157069 +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 517157070 Capital One Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106  
 517157071 +Capital One/Helzberg, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517157076 Chase Receivables, P.O. Box 659, Caldwell, NJ 07007-0659  
 517157077 Citibank, N.A., P.O. Box 790131, Saint Louis, MO 63179-0131  
 517157078 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 517157079 +Comenity Bank/Mandees, Po Box 182125, Columbus, OH 43218-2125  
 517157080 +Complete Collection Services, 1007 N. Federal Hwy.#280, Fort Lauderdale, FL 33304-1422  
 517157081 Costco Anywhere Visa Card by Citi, P.O. Box 790057, Saint Louis, MO 63179-0057  
 517157082 +D & A Services, 1400 E Touhy Ave, Ste G2, Des Plaines, IL 60018-3338  
 517157083 +David Nenna MD, PA, 1465 Route 31 South, The Concourse at BB, Annandale, NJ 08801-3129  
 517157084 +Direct TV, PO Box 5007, Carol Stream, IL 60197-5007  
 517157087 ERC, PO Box 23870, Jacksonville, FL 32241-3870  
 517157086 +Educaid-wach/Wells Fargo, Wells Fargo BK Dept. MAC X2505-033, Po Box 10438,  
 DesMoines, IA 50306-0438  
 517157089 +GC Services LP, 6330 Gulfton, Houston, TX 77081-1198  
 517157090 Hamilton Dental Assoc, 2929 Klockner Rd, Trenton, NJ 08690-2809  
 517157091 Hunterdon Center for Surgery LLC, 9100 Wescott Drive, Ste 201, Flemington, NJ 08822-4677  
 517157092 +Hunterdon Family Physicians, 111 Route 31, Ste 111, Flemington, NJ 08822-4953  
 517157093 Hunterdon Medical Center, 10604 Justin Dr, Urbandale, IA 50322-3755  
 517157094 +Hunterdon Orthopedic Institute PA, 8100 Wescott Drive, Ste 101, Flemington, NJ 08822-4671  
 517157095 +Hunterdon Otolaryngology Assoc, 6 Sand Hill Road, Ste 302, Flemington, NJ 08822-4946  
 517157096 IC System, P.O. Box 64437, Saint Paul, MN 55164-0437  
 517157098 +Jefferson Health, 833 Chestnut Street, Ste 115, Philadelphia, PA 19107-4401  
 517157100 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812  
 517157099 +Kevan Brown & Ruby Brown, 39 Clydesdale Drive, Burlington, NJ 08016-3078  
 517157102 Laboratory Corp of America Holdings, P.O. Box 2240, Burlington, NC 27216-2240  
 517157103 Laboratory Corp of America Holdings, Attn: LCA Collections P.O. Box 2240,  
 Burlington, NC 27216-2240  
 517157104 +Lawn Tech, 254 Little York Pattenburg Road, Milford, NJ 08848-2060  
 517157106 +Lyons, Doughty, Veldhuis, 136 Gaither Dr, Suite 100, Mount Laurel, NJ 08054-2239  
 517157111 +Midland Funding LLC assgnee Synchrony Bk, c/o Pressler & Pressler, LLP, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 517157112 +Midwest Recovery Syste, Po Box 899, Florissant, MO 63032-0899  
 517157117 NJ Spine and Pain Center, Inc, 2109-2111 Klockner Road, Trenton, NJ 08690-3403  
 517157118 +NJ Turnpike Authority, P.O. Box 4971, Trenton, NJ 08650-4971  
 517157113 Nationwide Credit, Inc, P.O. Box 14581, Des Moines, IA 50306-3581  
 517157115 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,  
 Dallas, TX 75266-0360  
 517157134 +PSE&G - Bankruptcy Dept., PO Box 490, Cranford, NJ 07016-0490  
 517157119 +Peak 5, 6782 S Potomac St, Englewood, CO 80112-4585  
 517157121 Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406  
 517157120 Penn Medicine, UPHS Physicians Patient Pay, P.O. Box 824406, Philadelphia, PA 19182-4406  
 517157122 +Pink Breast Center, 680 Broadway, Ste 111, Paterson, NJ 07514-1526  
 517157127 +Premier Family Medicine, 5 Walter Foran Blvd, Ste 4000, Flemington, NJ 08822-4675  
 517157129 +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 517157130 Princeton Surgical Specialties, PA, 300B Princeton Hightstown Road, Ste 101,  
 Hightstown, NJ 08520-1400  
 517157131 ProCo, P.O. Box 2462, Aston, PA 19014-0462  
 517157132 +Progressive Financial Services, INC, P.O. Box 22083, Tempe, AZ 85285-2083  
 517157135 Quest Diagnostics, P.O. Box 7308, Hollister, MO 65673-7308  
 517157140 RWJ Physician Enterprise PA, P.O. Box 826405, Philadelphia, PA 19182-6405  
 517157136 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
 517157142 Selip & Stylianou, LLP, 199 Crossways Park Drive, P.O. Box 366, Woodbury, NY 11797-0366  
 517157150 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
 517157153 +Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717  
 517157155 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517157156 Walter S. Lapicki, DO, P.O. Box 29, Oldwick, NJ 08858-0029  
 517157157 +Wells Fargo Education Fncl Svcs, Attn: Bankruptcy, Po Box 5185,  
 Sioux Falls, SD 57117-5185  
 517157158 +Wellsfargo, Attn: Bankruptcy, Po Box 9210, Des Moines, IA 50306-9210

District/off: 0312-3

User: admin  
Form ID: 132

Page 2 of 3  
Total Noticed: 96

Date Rcvd: Nov 13, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbank@usdoj.gov Nov 13 2017 23:36:37 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 13 2017 23:36:34 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517157060 E-mail/Text: ebnbankruptcy@ahm.honda.com Nov 13 2017 23:36:42 American Honda Finance,  
Po Box 168088, Irving, TX 75016  
517157063 E-mail/Text: legal@arsnational.com Nov 13 2017 23:36:24 ARS National Services Inc,  
P.O. Box 469046, Escondido, CA 92046-9046  
517157057 +E-mail/Text: bknotices@conduent.com Nov 13 2017 23:37:22 Acs/slm Trust, 501 Bleecker St,  
Utica, NY 13501-2401  
517157059 +E-mail/Text: ally@ebn.phinsolutions.com Nov 13 2017 23:35:55 Ally Financial,  
Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901  
517157072 +E-mail/Text: bankruptcy@cavps.com Nov 13 2017 23:36:46 Cavalry Portfolio Services,  
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
517157073 +E-mail/Text: bankruptcy@cavps.com Nov 13 2017 23:36:46 Cavalry Portfolio Services, LLC,  
P.O. Box 520, Valhalla, NY 10595-0520  
517157074 +E-mail/Text: kzoeffel@credit-control.com Nov 13 2017 23:36:39 Central Loan Admin & R,  
425 Phillips Bv, Ewing, NJ 08618-1430  
517157075 +E-mail/Text: bankruptcy@certifiedcollection.com Nov 13 2017 23:36:26  
Certified Credit & Collection Bureau, P.O. Box 1750, Whitehouse Station, NJ 08889-1750  
517174292 E-mail/Text: mrdiscen@discover.com Nov 13 2017 23:35:55 Discover Bank,  
Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025  
517157085 +E-mail/Text: mrdiscen@discover.com Nov 13 2017 23:35:55 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
517157088 +E-mail/Text: fggbanko@fgny.com Nov 13 2017 23:35:58 Forster, Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604  
517157097 E-mail/Text: cio.bncmail@irs.gov Nov 13 2017 23:36:07 IRS, PO Box 7346,  
Philadelphia, PA 19101-7346  
517157101 +E-mail/Text: bnckohlsnotices@becket-lee.com Nov 13 2017 23:35:58 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517157105 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 13 2017 23:46:34  
LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497  
517157107 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 13 2017 23:36:34 Midland Credit Management, Inc,  
2365 Northside Drive, Ste 300, San Diego, CA 92108-2709  
517157109 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 13 2017 23:36:34 Midland Funding,  
Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  
517157114 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 13 2017 23:39:33 Navient, Attn: Bankruptcy,  
Po Box 9500, Wilkes-Barr, PA 18773-9500  
517157123 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 13 2017 23:46:24  
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
517157125 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 13 2017 23:46:46  
Portfolio Recovery Associates LLC, P.O. Box 12914, Norfolk, VA 23541  
517157133 +E-mail/Text: bknotices@providentnj.com Nov 13 2017 23:37:06 Provident Bank,  
100 Wood Ave S, Iselin, NJ 08830-2716  
517157138 +E-mail/Text: bkdepartment@rtresolutions.com Nov 13 2017 23:36:43 Real Time Resolutions,  
Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655  
517157139 +E-mail/Text: bkrrpt@retrievalmasters.com Nov 13 2017 23:36:34  
Retrieval Masters Creditors Bureau, Inc, 4 Westchester Plaza, Ste 110,  
Elmsford, NY 10523-1616  
517157144 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:27 Synchb/Lord & Taylor,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517158350 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:16 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517157145 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:27 Synchrony Bank/Amazon,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517157146 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:16 Synchrony Bank/Gap,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517157147 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:05 Synchrony Bank/Lowes,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517157149 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:05 Synchrony Bank/TJX,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517157152 E-mail/Text: bankruptcy@td.com Nov 13 2017 23:36:40 Td Banknorth, Attn: Bankruptcy,  
Po Box 1190, Lewston, ME 04243  
517157151 +E-mail/Text: bankruptcy@td.com Nov 13 2017 23:36:40 TD Bank, 1701 Route 70 East,  
Cherry Hill, NJ 08003-2335

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517157108\* +Midland Credit Management, Inc, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709  
517157110\* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  
517157116\* +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,  
Dallas, TX 75266-0360  
517157124\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)

District/off: 0312-3

User: admin  
Form ID: 132

Page 3 of 3  
Total Noticed: 96

Date Rcvd: Nov 13, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
517157126\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates LLC, P.O. Box 12914,  
Norfolk, VA 23541)  
517157128\* +Premier Family Medicine, 5 Walter Foran Blvd, Ste 4000, Flemington, NJ 08822-4675  
517157141\* RWJ Physician Enterprise PA, P.O. Box 826405, Philadelphia, PA 19182-6405  
517157137\* +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
517157143\* Selip & Stylianou, LLP, 199 Crossways Park Drive, P.O. Box 366, Woodbury, NY 11797-0366  
517157148\* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517157154\* +Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717  
TOTALS: 0, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Scott E. Kaplan on behalf of Debtor Brian M Schoener scott@sekaplanlaw.com,  
felisha@sekaplanlaw.com, sekparalegal@gmail.com, blum\_rick@yahoo.com  
Scott E. Kaplan on behalf of Joint Debtor Amy N Schoener scott@sekaplanlaw.com,  
felisha@sekaplanlaw.com, sekparalegal@gmail.com, blum\_rick@yahoo.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4